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PATENT & TRADEMARK OFFICE

2161

Attorney's Docket No. 80398.P488 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:
Ronald Card
Application No.: 10/021,102
Filed: December 5, 2001
For: System and Method to Provide Financial Rewards and Other Incentives to Users of Personal Transaction Devices

Examiner: Not yet assigned
Art Unit: 2161

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Commissioner for Patents
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Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed for applications filed after June 30, 2003). It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search

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Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

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If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: May 19, 2004

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Substitute for Form 1449A/PTO (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Complete if Known	
Application Number	10/021,102
Filing Date	12/5/01
First Named Inventor:	Card
Group Art Unit	2161
Examiner Name	Not yet assigned
Attorney Docket Number	80398.P488

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Sheet 1 **of** 3

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No.[1]	U.S. Patent Document Number Code[2]	Kind (If known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		5,710,887		Chelliah, et al.	1/20/98	
		5,897,622		Blinn, et al.	4/27/99	
		5,884,271		Pitroda	3/16/99	
		6,018,724		Arent	1/25/00	
		6,119,096		Mann, et al.	9/12/00	
		6,105,010		Musgrave	8/15/00	
		6,009,415		Shurling, et al.	12/28/99	
		5,923,016		Fredregill, et al.	7/13/99	
		5,056,019		Schultz, et al.	10/8/91	
		5,734,838		Robinson, et al.	3/31/98	
		6,138,911		Fredregill, et al.	10/31/00	
		6,012,039		Hoffman, et al.	1/4/00	
		6,023,679		Acebo, et al.	2/8/00	
		5,948,040		DeLorme, et al.	9/7/99	
		6,163,772		Kramer, et al.	12/19/00	
		6,006,200		Boies, et al.	12/21/99	

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FOREIGN PATENT DOCUMENTS

Exam. Initial*	Cite No.[1]	Foreign Patent Document Office[3]	Number[4]	Kind Code[5] (If known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T[6]
		EP	0917119	A2	Citicorp Development	5/19/99		

Examiner Signature		Date Considered	

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[1]Unique citation designation number. [2]See attached Kinds of U.S. Patent Documents. [3]Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). [4]For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. [5]Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [6]Applicant is to place a check mark here if English language Translation is attached.

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Substitute for Form 1449A/PTO (Modified)				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/021,102
(use as many sheets as necessary)				Filing Date	12/5/01
				First Named Inventor:	Cardd
				Group Art Unit	2161
				Examiner Name	Not yet assigned
Sheet	2	**of**	3	Attorney Docket Number	80398.P488

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OTHER ART – NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T[2]

Examiner Signature		Date Considered	

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Summary of USPTO Kind Codes Used on Documents Published Beginning January 2, 2001

WIPO ST.16 Kind Codes	Kind of document	Comments
A1	Patent Application Publication	Pre-grant publication available March 2001
A2	Patent Application Publication (Republication)	Pre-grant publication available March 2001
A9	Patent Application Publication (Corrected Publication)	Pre-grant publication available March 2001
B1	Patent	No previously published pre-grant publication
B2	Patent	Having a previously published pre-grant publication and available March 2001
C1, C2, C3...	Reexamination Certificate	Previously used codes B1 and B2 are now used for granted Patents
E	Reissue Patent	No change
H	Statutory Invention Registration (SIR)	No change
P1	Plant Patent Application Publication	Pre-grant publication available March 2001
P2	Plant Patent	No previously published pre-grant publication
P3	Plant Patent	Having a previously published pre-grant publication and available March 2001
P4	Plant Patent Application Publication (Republication)	Pre-grant publication available after March 2001
P9	Plant Patent Application Publication (Corrected Publication)	Pre-grant publication available March 2001
S	Design Patent	No change